



## STATE OF RHODE ISLAND

### **BENEFIT PACKET ENROLLMENT OVERVIEW**

For detailed state employee benefit plan information, including plan summaries, forms and vendor links, visit the benefit website at: [www.employeebenefits.ri.gov](http://www.employeebenefits.ri.gov).

**MEDICAL/PHARMACY** Coverage begins on first day of employment. See the summary of the UnitedHealthcare medical plan, the CVS Caremark Pharmacy plan, and the enrollment form in packet. (See attached rate sheet for employee co-share cost.)

**MEDICAL WAIVER** **Note:** Waiver elections or changes can only occur when initially hired or during the annual open enrollment period unless a status change occurs during the year. The annual waiver checks issued in early December of each year will be pro-rated at an accrual rate of \$38.50 per biweekly pay period, up to the \$1001 maximum per year.

**DENTAL** Coverage begins on first day of employment. See the Delta Dental informational plan and enrollment form in packet. (See attached rate sheet for employee co-share cost.)

**VISION** Coverage begins on first day of employment. See the VSP plan booklet and enrollment form in packet. (See attached rate sheet for employee co-share cost.)

**BASIC AND SUPPLEMENTAL LIFE** Coverage of one times earnings of basic and an additional one times earnings of supplemental life is available. Employees pay the full cost of life insurance premiums. See the rate chart and waiver form for life insurance in the packet. **Note:** You will automatically be enrolled in Aetna Life Insurance basic group life insurance and payment will be deducted from your paycheck unless you sign the waiver in the enclosed packet.

**MEDICAL AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS** See the Navia Benefit Services informational brochure and enrollment form in the packet.

**DEFERRED COMPENSATION** The state offers plans from three providers listed below. As an eligible state employee, you can participate in one, two or all three plans at once. Information on the services offered by these vendors, as well as details regarding the Deferred Compensation Plan, can be obtained by calling the following numbers:

Fidelity	800-343-0860
VOYA Financial	866-387-9003
VALIC	800-448-2542

(**Note:** TIAA-CREF is only available for eligible state college/university employees - 800-842-2776)

**COLLEGEBOUND FUND** For information regarding the college savings fund available for state employees, call 888-324-5057.

**SHORT TERM DISABILITY, CANCER** To obtain coverage information and rates regarding these voluntary plans, call the local AFLAC office at 401-475-9936 or Colonial Life\* office at (866) 349-8011. (**Note:** Colonial Life is only available to the following union groups—NEA-RI, AFSCME—Council 94, AFT, SEIU, IFPTE, LIUNA-Local 808 & RIBCO)

**GROUP PRE- PAID LEGAL** See the Hyatt Legal Plan information and enrollment/rate form in the packet.

**EMPLOYEE ASSISTANCE PROGRAM** Employees, dependents and household members can receive free confidential assistance with personal and job related problems by calling 1-866-869-6358.

**WELLNESS INCENTIVES** Eligible employees can earn medical co-share credits by participating in the Rewards for Wellness program.